

You're in good hands.

DALLAS TX 75267



OFFICE HOURS:

**EXHIBIT "1"**

standard of living.

b. fair rental value, meaning the fair rental value of that part of the residence premises usually rented to others by you, less any expenses that do not continue.

The total limit of liability for all loss of use is 10% of the Coverage A (Dwelling) limit of liability. This is additional insurance and does not reduce the Coverage A (Dwelling) limit of liability. The deductible clause does not apply to loss of use coverage.

Payment will be for the reasonable time required to repair or replace the damaged property. If you permanently relocate, payment will be for the reasonable time required for your household to become settled.

The periods of time for loss of use are not limited by expiration of this policy

#### SECTION I—DEDUCTIBLES

**DEDUCTIBLE CLAUSE 1—WINDSTORM, HURRICANE AND HAIL.**—The amount shown on the Declarations Page for Deductible Clause 1 will be deducted from the combined amount of each loss under Coverage A (Dwelling) and Coverage B (Personal Property) that results from windstorm, hurricane or hail.

**DEDUCTIBLE CLAUSE 2—ALL OTHER PERILS.**—The amount shown on the Declarations Page for Deductible Clause 2 will be deducted from the combined amount of each loss under Coverage A (Dwelling) and Coverage B (Personal Property), unless the loss results from windstorm, hurricane or hail.

If a single event causes loss by windstorm, hurricane or hail and loss by lightning, only the larger deductible will apply

This letter only applies to the ceiling. I will continue to work with you to evaluate your other damages.

#### **We're Here to Help You**

I hope that you understand the basis for this decision. Please call me at the number below and refer to our claim number should you wish to discuss any aspect of this case, including this letter.

Sincerely,

***THERESA Cyr***

THERESA Cyr  
800-252-8294  
Allstate Texas Lloyds